

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Joan L Masotas-Hoel

Debtor(s)

Case No. 16-31238

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2016.
- 2) The plan was confirmed on 02/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/22/2017.
- 5) The case was dismissed on 12/01/2017.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$86,450.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,595.00
Less amount refunded to debtor	\$51.44

**NET RECEIPTS:** **\$8,543.56**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,912.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$432.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,344.64**

Attorney fees paid and disclosed by debtor: \$88.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	1,343.00	1,272.21	1,272.21	146.37	6.82
BECKET & LEE LLP	Unsecured	1,958.00	1,929.83	1,929.83	222.02	10.35
CAPITAL ONE BANK USA	Unsecured	540.00	578.44	578.44	53.42	1.44
CAPITAL ONE BANK USA	Unsecured	497.00	512.35	512.35	47.31	1.28
CAVALRY SPV I LLC	Unsecured	204.00	203.37	203.37	18.78	0.51
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	538.00	576.82	576.82	53.27	1.44
COMENITY BANK	Unsecured	886.00	1,073.87	1,073.87	123.54	5.76
COMENITY BANK	Unsecured	130.00	266.28	266.28	24.59	0.66
COMENITY CAPITAL BANK	Unsecured	658.00	709.69	709.69	81.64	3.81
DEPARTMENT STORE NATIONAL BA	Unsecured	407.00	453.38	453.38	41.87	1.13
DISCOVER BANK	Unsecured	946.00	1,029.67	1,029.67	118.46	5.53
JEFFERSON CAPITAL SYSTEMS	Unsecured	14,229.00	13,866.67	13,866.67	1,595.30	110.18
LVNV FUNDING	Unsecured	2,432.00	2,312.89	2,312.89	266.09	12.41
LVNV FUNDING	Unsecured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,371.00	1,484.10	1,484.10	170.74	7.96
MIDLAND CREDIT MGMT AGENT FO	Unsecured	501.00	537.52	537.52	49.64	1.34
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,013.00	1,068.61	1,068.61	122.94	5.73
PORTFOLIO RECOVERY ASSOC	Unsecured	767.00	878.37	878.37	101.05	4.71
PORTFOLIO RECOVERY ASSOC	Unsecured	1,299.00	1,391.73	1,391.73	160.11	7.47
PORTFOLIO RECOVERY ASSOC	Unsecured	1,600.00	1,229.92	1,229.92	141.50	6.60
QUANTUM3 GROUP	Unsecured	1,951.00	1,951.60	1,951.60	224.52	10.48
QUANTUM3 GROUP	Unsecured	242.00	282.76	282.76	26.12	0.70
PAYPAL/GEARB	Unsecured	1,989.00	NA	NA	0.00	0.00
ELASTIC	Unsecured	3,500.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	336.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIRST PREMIER BANK	Unsecured	436.00	NA	NA	0.00	0.00
FSB BLAZE	Unsecured	1,028.00	NA	NA	0.00	0.00
US BANK	Unsecured	912.00	NA	NA	0.00	0.00
CBNA	Unsecured	724.00	NA	NA	0.00	0.00
CBNA	Unsecured	1,312.00	NA	NA	0.00	0.00
CCS/FIRST NATIONAL BANK	Unsecured	987.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	125.00	152.62	152.62	17.52	0.86
TD BANK USA NA	Unsecured	1,041.00	1,535.95	1,535.95	176.71	8.24
WELLS FARGO DEALERS SERVICES	Secured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,298.65</b>	<b>\$3,983.51</b>	<b>\$215.41</b>

**Disbursements:**

Expenses of Administration	<u>\$4,344.64</u>
Disbursements to Creditors	<u>\$4,198.92</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,543.56</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.